

DOC # 789649
09/16/2011 03:22PM Deputy: SG
OFFICIAL RECORD
Requested By:
First American NDTs
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$19.00
BK-911 PG-2744 RPTT: 0.00



Tax Parcel No. 122004512007
When Recorded Mail To:
**FIRST
AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670**

[Space Above This Line For Recording Data]

FHA Case No: 331-1300461-703
Loan No. 0006007739

SUBORDINATE DEED OF TRUST

THIS SUBORDINATE DEED OF TRUST ("Security Instrument") is made on
SEPTEMBER 1, 2011. The grantor is
JAYMI N MILLER, an unmarried woman

("Borrower"), whose address is **1365 MOUNTAIN COURT
GARDNERVILLE, NEVADA 89410**
The trustee is **STEWART TITLE**
("Trustee"), whose address is
1886 COLLEGE PARKWAY SUITE 101, CARSON CITY, NEVADA 89706

The beneficiary is the **Secretary of Housing and Urban Development** whose address is **Attention:
Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410**
("Lender"). Borrower owes Lender the principal sum of

SIXTY TWO THOUSAND SIX HUNDRED THIRTY TWO AND 19/100
Dollars (U.S. \$ **62,632.19**). This debt is evidenced by Borrower's note dated the same date
as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable
on **SEPTEMBER 01, 2041**

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note,
and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest,
advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of
Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose,
Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described
property located in the County of **DOUGLAS**, State of Nevada:



0006007739

**LOT 20, AS SHOWN ON THE OFFICIAL FINAL MAP OF CARSON VALLEY
ESTATES SUBDIVISION, UNIT NO. 2, FILED FOR RECORD IN THE
OFFICE OF THE COUNTY RECORDER ON DECEMBER 23, 1970 AS DOCUMENT
NO. 50685, IN BOOK 1 OF MAPS, DOUGLAS COUNTY, NEVADA, RECORDS.
TAX ID 122004512007**

Tax Parcel No. **122004512007**

which has the address of **1365 MOUNTAIN COURT**

GARDNERVILLE
[City]

, Nevada
[State]

[Street]
89410

[Zip Code]

(herein "Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing, is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal. Borrower shall pay when due the principal of the debt evidenced by the Note.

2. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.



0006007739

3. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

4. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: **Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410** or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

5. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

6. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows.

7. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option, and without further demand, may invoke the power of sale, including the right to accelerate full payment of the Note, and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lenders' election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law.



0006007739

After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 7 of the Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or applicable law.

8. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

9. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

10. Bankruptcy Discharge. If Borrower, subsequent to **APRIL 23, 2008**, receives a discharge in a Chapter 7 bankruptcy, and there is no valid reaffirmation agreement of the underlying debt, Lender will not attempt to re-establish any personal liability for the underlying debt.



0006007739

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

PNC MORTGAGE, A DIVISION OF PNC BANK, NA

Eileen Burrall

Name: **Eileen Burrall**

(Seal)

- Lender

Its: **AUTHORIZED REPRESENTATIVE**

Jaymi N Miller

JAYMI N MILLER

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower



0006007739

_____[Space Below This Line For Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of NEVADA

County of Douglas

This instrument was acknowledged before me on September 1, 2011 (date) by
JAYMI N MILLER

(name(s) of person(s)).

Jessica Forst

(Signature of notarial officer)



(Title and rank (optional))

LENDER ACKNOWLEDGMENT

State of OHIO

County of MONTGOMERY

This instrument was acknowledged before me on September 8, 2011 (date) by
Eileen Burrall as AUTHORIZED REPRESENTATIVE
of PNC Mortgage

Keith J. Bennett

(Signature of notarial officer)

(Seal, if any)

Notary Public

(Title and rank (optional))

KEITH J. BENNETT, Notary Public
In and for the State of Ohio,
My Commission Expires 9/30/2015

